

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Dianna Guadagnino,
Debtor

Case No. 17-12951

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: October 31, 2017

Date filed: 01/16/2017

Line of Business: Rental Income

NAISC Code: 531110

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Dianna Guadagnino

Printed Name of Responsible Party

Questionnaire: *(All questions to be answered on behalf of the debtor.)*

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS?

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL INCOME \$ 7,951.72

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month	\$ <u>15,414.94</u>
Cash on Hand at End of Month	\$ <u>291.51</u>

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 291.51

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL EXPENSES \$ 23,075.15

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH <i>(TOTAL FROM EXHIBIT B)</i>	\$ <u>7,951.72</u>
EXPENSES FOR THE MONTH <i>(TOTAL FROM EXHIBIT C)</i>	\$ <u>23,075.15</u>
<i>(Subtract Line C from Line B)</i>	CASH PROFIT FOR THE MONTH \$ <u>-15,123.43</u>

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UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL PAYABLES \$ 0.00

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL RECEIVABLES \$ 1,275.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? 0
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? 0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 2,500.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 11,500.00

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

B 25C (Official Form 25C) (12/08)

PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 9,000.00	\$ 7,951.72	\$ -1,048.28
EXPENSES	\$ 8,500.00	\$ 23,075.15	\$ -14,575.15
CASH PROFIT	\$ 500.00	\$ -15,123.40	\$ -14,623.40

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 14,000.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 12,500.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 1,250.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

Dianna Guadagnino October 1 - 31, 2017

INCOME DETAIL

October 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMOUNT
Ordinary Income/Expenses						
Income						
Sales						
10/02/2017	Deposit			DEPOSIT Garage Michael	CHAPTER 11 CHECKING (0334)	20
10/02/2017	Deposit			DEPOSIT 194 Pine Jayne	CHAPTER 11 CHECKING (0334)	2,22
10/02/2017	Deposit			DEPOSIT Garage James	CHAPTER 11 CHECKING (0334)	20
10/05/2017	Deposit		Rent - Ramsey	DEPOSIT 297 Communipaw	CHAPTER 11 CHECKING (0334)	2,02
10/06/2017	Deposit		Rent - Andreas	DEPOSIT 287 Comm	CHAPTER 11 CHECKING (0334)	1,90
10/06/2017	Deposit			DEPOSIT Garage Eli	CHAPTER 11 CHECKING (0334)	50
10/06/2017	Deposit			DEPOSIT Garage Koby/Paz	CHAPTER 11 CHECKING (0334)	45
10/31/2017	Deposit		Rent - Richard Garage	DEPOSIT Garage Richard	CHAPTER 11 CHECKING (0334)	40
Total for Sales						\$7,90
Uncategorized Income						
10/13/2017	Deposit		Acumen	ACUMEN FISCAL AG EDI PYMNTS	CHAPTER 11 CHECKING (0334)	5
Total for Uncategorized Income						\$5
Total for Income						\$7,95
Net Income						\$7,95

Note

Dianna Guadagnino October 1 - 31, 2017

TRANSACTION DETAIL BY ACCOUNT

October 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AM
10/03/2017	Expense		Quickbooks	VISA DDA PUR469216 INTUIT QB ONLINE 800 286 6800 * CA	CHAPTER 11 CHECKING (0334)	
10/06/2017	Expense		B of A Mortgage	CHECK #1006	CHAPTER 11 CHECKING (0334)	2,
10/10/2017	Expense		Supermarket	DDA PURCH W/CB *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/10/2017	Expense		Take out restaurant	VISA DDA PUR449215 SQ COMMON GROUNDS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/10/2017	Expense		Carrington Mortgage	CARRINGTON MORTGAGE	CHAPTER 11 CHECKING (0334)	3,
10/10/2017	Expense		Wells Fargo	WF HOME MTG AUTO PAY	CHAPTER 11 CHECKING (0334)	3,
10/10/2017	Expense		City of Jersey City	CHECK #131 Jersey City Fire Department	CHAPTER 11 CHECKING (0334)	
10/10/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ COMMON GROUNDS CENEX WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		M & T Bank	M T BANK MORT PYMT	CHAPTER 11 CHECKING (0334)	4,
10/11/2017	Expense		Charlie the Painter	CHECK #133 252 Suydam Ave	CHAPTER 11 CHECKING (0334)	1,
10/11/2017	Expense		Charlie the Painter	CHECK #132 252 Suydam Ave	CHAPTER 11 CHECKING (0334)	1,
10/11/2017	Expense		Gas Station	VISA DDA PUR471705 HOLIDAY STNSTORE 0435 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		Keepers Self Storage	VISA DDA PUR427539 KEEPERS SELF STORAGE 201 9635292 * NJ	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		Cable	VISA DDA PUR469216 DTV DIRECTV SERVICE 800 347 3288 * CA	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Verizon Wireless	VERIZON WIRELESS PAYMENTS	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Utility gas/electric	VISA DDA PUR469216 MDU SPEEDPAY 800 638 3278 * ND	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Noah Seeley / Masonry	CHECK #134 252 Suydam	CHAPTER 11 CHECKING (0334)	1,
10/12/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Transunion	VISA DDA PUR469216 TU TRANSUNION 800 493 3292 * CA	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Plumber	CHECK #135 Carmine Aumenta 252 Suydam	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Movies	VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Amazon	VISA DDA PUR469216 AMAZON MKTPLACE	CHAPTER 11	

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AT
10/19/2017	Expense		Movies	VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	CHAPTER 11 CHECKING (0334)	
10/20/2017	Expense		Amazon	VISA DDA PUR469216 AMAZON MKTPLACE PMTS AMZN COM BILL * WA	CHAPTER 11 CHECKING (0334)	
10/20/2017	Expense		Insurance	VISA DDA PUR469216 GEICO AUTO 800 841 3000 * DC	CHAPTER 11 CHECKING (0334)	
10/24/2017	Expense		Cullen & Dykeman	CHECKCULLEN AND DYKMAN LLP #995004	CHAPTER 11 CHECKING (0334)	2,
10/25/2017	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Supermarket	VISA DDA PUR442733 CASH WISE FOODS 30 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Supermarket	VISA DDA PUR442733 CASH WISE FOODS 30SSS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Supermarket	VISA DDA PUR442733 CASH WISE FOODS 30 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Take out restaurant	VISA DDA PUR449215 SQ COMMON GROUNDS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/26/2017	Expense		Take out restaurant	VISA DDA PUR449215 SQ COMMON GROUNDS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Longo Insurance	PREMIUM ASSIGNME INSUR.PMT.	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ COMMON GROUNDS CENEX WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Gym	VISA DDA PUR490641 ICP BADLANDS GYMNASTICS 763 7428789 * ND	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
10/30/2017	Expense		Book	VISA DDA PUR400958 SCHOLASTIC BOOK FAIRS R3 888 412 9124 * FL	CHAPTER 11 CHECKING (0334)	
10/31/2017	Expense		Supermarket	DDA PURCH W/CB *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	

LEDGER ACCOUNT - RENT ROLL MONTHLY

Guadagnino, Dianne

RENT ROLL	OCTOBER, 2017
RUNNING BALANCE	7900.00

Unit Numb	ADDRESS	TENANT NAME	NOTE	NOTE2	ACTUAL RATE	PAYMENT DATE	PAYMENT AMOUNT	Amount Owed	Previous Unpaid
1	194 Pine Street	JAYNE FREEMAN	Increased	Check Deposited	2,225.00	10/2/2017	2,225.00	0.00	0.00
1	252 Suydam Ave	AMARA FAULKNER	Vacated	EMPTY	1,275.00		0.00	0.00	1,275.00
2	252 Suydam Ave	KENNY YOUNG AND YOLANDA ALAMO	Vacated	EMPTY	600.00		0.00	0.00	0.00
1	104 Lafayette	DRUVA / HERTZ - New Tenant	Paid in Sep for Oct	Pre-Payment for Oct	2,600.00	9/26/2017	0.00	0.00	0.00
1	287 Communipaw Ave	Andreas Hertz	1	Deposit	1,700.00	10/6/2017	1,700.00	0.00	0.00
2	287 Communipaw Ave	Ransey	Possible Eviction	Check Deposited	3,450.00	10/5/2017	2,025.00	TBD	0.00
Garage 1	287 Communipaw Ave	Eli		Cash Deposited	250.00	10/7/2017	250.00	0.00	0.00
Garage 2	287 Communipaw Ave	Richard		Cash Deposited	200.00	#####	200.00	0.00	0.00
Garage 3	287 Communipaw Ave	Richard		Cash Deposited	200.00	#####	200.00	0.00	0.00
Garage 4	287 Communipaw Ave	Andreas Hertz		Deposit	200.00	10/6/2017	200.00	0.00	0.00
Garage 5	287 Communipaw Ave	Paz / Koby Bernerist!		check	250.00	10/7/2017	250.00	0.00	0.00
Garage 6	287 Communipaw Ave	John Ross		NA	200.00	10/1/2017	TRADE	0.00	0.00
Garage 7	287 Communipaw Ave	John Ross		NA	200.00	10/1/2017	TRADE	0.00	0.00
Garage 8	287 Communipaw Ave	Eli		Check	225.00		0.00	0.00	0.00
Garage 9	287 Communipaw Ave	To Be Rented		NA	250.00	10/1/2017	PERSONAL	0.00	0.00
Garage 1	252 Suydam Ave	Paz / Koby Bernerist!		Check	200.00	10/7/2017	200.00	0.00	0.00
Garage 2	252 Suydam Ave	Michael		TBD	200.00	10/2/2017	200.00	200.00	0.00
Garage 3	252 Suydam Ave	Eli		Check Deposited	250.00	10/7/2017	250.00	0.00	0.00
Garage 4	252 Suydam Ave	James		Cash Deposited	200.00	10/2/2017	200.00	0.00	0.00
Garage 5	252 Suydam Ave	Dan Roorda		Aug Sep Oct Pd	200.00	9/1/2017	Pre-Pay prior month	0.00	0.00



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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ
287 COMMUNIPAW AVE
JERSEY CITY NJ 07304

Page: 1 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

Chapter 11 Checking

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Account # 434-0580334

ACCOUNT SUMMARY

Beginning Balance	15,414.94	Average Collected Balance	7,219.87
Deposits	7,900.00	Interest Earned This Period	0.00
Electronic Deposits	51.72	Interest Paid Year-to-Date	0.00
Checks Paid	6,465.98	Annual Percentage Yield Earned	0.00%
Electronic Payments	16,609.17	Days in Period	31
Ending Balance	291.51		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/02	DEPOSIT	2,625.00
10/05	DEPOSIT	2,025.00
10/06	DEPOSIT	1,900.00
10/06	DEPOSIT	950.00
10/31	DEPOSIT	400.00
	Subtotal:	7,900.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/13	ACH DEPOSIT, ACUMEN FISCAL AG EDI PYMNTS ND****D59536470	51.72
	Subtotal:	51.72

Checks Paid

DATE	NO. CHECKS: 6 SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
10/10	131	135.00	10/12	134	1,000.00
10/11	132	1,000.00	10/16	135	224.44
10/11	133	1,200.00	10/06	1006*	2,906.54
				Subtotal:	6,465.98

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/03	DEBIT CARD PAYMENT, ****04017405832, AUT 100217 VISA DDA PUR INTUIT QB ONLINE 800 286 6800 * CA	24.00
10/10	ACH DEBIT, CARRINGTON MORTGAGE ****013438	3,518.32
10/10	ACH DEBIT, WF HOME MTG AUTO PAY ****796958	3,280.20
10/10	DEBIT POS, ****04017405832, AUT 101017 DDA PURCH W/CB CASH WISE FOODS 3042 WATFORD CITY * ND	386.31

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

Page:

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

1. Your ending balance shown on this statement is:
2. List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
3. Subtotal by adding lines 1 and 2.
4. List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
5. Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	291.50
2	Total Deposits	+ _____
3	Sub Total	_____
4	Total Withdrawals	- _____
5	Adjusted Balance	_____

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total		
Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR
QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

**TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston,
Maine 04243-1377**

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

**FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS
SUMMARY**

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 3 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/10	DEBIT CARD PURCHASE, ****04017405832, AUT 100917 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	17.04
10/10	DEBIT CARD PURCHASE, ****04017405832, AUT 100717 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	2.99
10/11	ACH DEBIT, M&T BANK MORT PYMT ****615204	4,644.28
10/11	DEBIT CARD PURCHASE, ****04017405832, AUT 101017 VISA DDA PUR KEEPERS SELF STORAGE 201 9635292 * NJ	485.00
10/11	DEBIT CARD PURCHASE, ****04017405832, AUT 101017 VISA DDA PUR DTV DIRECTV SERVICE 800 347 3288 * CA	190.00
10/11	DEBIT CARD PURCHASE, ****04017405832, AUT 100917 VISA DDA PUR HOLIDAY STNSTORE 0435 WATFORD CITY * ND	56.85
10/11	DEBIT CARD PURCHASE, ****04017405832, AUT 101017 VISA DDA PUR SQ COMMON GROUNDS CENEX WATFORD CITY * ND	3.19
10/12	ACH DEBIT, VERIZON WIRELESS PAYMENTS ****14696200001	199.93
10/12	DEBIT CARD PURCHASE, ****04017405832, AUT 101017 VISA DDA PUR MDU SPEEDPAY 800 638 3278 * ND	164.67
10/12	DEBIT POS, ****04017405832, AUT 101217 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	24.93
10/12	DEBIT CARD PAYMENT, ****04017405832, AUT 101117 VISA DDA PUR TU TRANSUNION 800 493 3292 * CA	19.95
10/16	DEBIT POS, ****04017405832, AUT 101317 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	37.98
10/16	DEBIT CARD PURCHASE, ****04017405832, AUT 101417 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	17.99
10/16	DEBIT CARD PAYMENT, ****04017405832, AUT 101217 VISA DDA PUR STARZ ENTERTAINMENT 855 247 9175 * CO	8.99
10/16	DEBIT CARD PURCHASE, ****04017405832, AUT 101617 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	6.39
10/16	DEBIT CARD PURCHASE, ****04017405832, AUT 101417 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	4.99
10/17	DEBIT CARD PURCHASE, ****04017405832, AUT 101517 VISA DDA PUR PATRONICITY COM THE CO HTTPSPATRONIC * MI	108.11
10/17	DEBIT CARD PURCHASE, ****04017405832, AUT 101617 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	9.59
10/19	DEBIT CARD PURCHASE, ****04017405832, AUT 101817 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	11.18
10/20	DEBIT CARD PAYMENT, ****04017405832, AUT 101917 VISA DDA PUR GEICO AUTO 800 841 3000 * DC	178.74
10/20	DEBIT CARD PURCHASE, ****04017405832, AUT 101517 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	26.73
10/24	TDBANK BILL PAY CHECK, CULLEN AND DYKMAN LLP CHECK# 995004	2,500.00

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 4 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	12.25
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR CASH WISE FOODS 30 WATFORD CITY * ND	11.95
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102317 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	9.00
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR CASH WISE FOODS 30 WATFORD CITY * ND	7.97
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR CASH WISE FOODS 30SSS WATFORD CITY * ND	7.43
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102317 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	6.50
10/26	DEBIT CARD PURCHASE, *****04017405832, AUT 102517 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	3.19
10/27	ELECTRONIC PMT-WEB, PREMIUM ASSIGNME INSUR.PMT. WEB INS PMT	226.13
10/27	DEBIT CARD PAYMENT, *****04017405832, AUT 102517 VISA DDA PUR ICP BADLANDS GYMNASTICS 763 7428789 * ND	195.00
10/27	DEBIT CARD PURCHASE, *****04017405832, AUT 102517 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	16.02
10/27	DEBIT CARD PURCHASE, *****04017405832, AUT 102617 VISA DDA PUR SQ COMMON GROUNDS CENEX WATFORD CITY * ND	3.19
10/30	DEBIT CARD PURCHASE, *****04017405832, AUT 102717 VISA DDA PUR SCHOLASTIC BOOK FAIRS R3 888 412 9124 * FL	28.72
10/31	DEBIT POS, *****04017405832, AUT 103117 DDA PURCH W/CB CASH WISE FOODS 3042 WATFORD CITY * ND	153.47
	Subtotal:	16,609.17

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/30	15,414.94	10/17	3,288.98
10/02	18,039.94	10/19	3,277.80
10/03	18,015.94	10/20	3,072.33
10/05	20,040.94	10/24	572.33
10/06	19,984.40	10/25	517.23
10/10	12,644.54	10/26	514.04
10/11	5,065.22	10/27	73.70
10/12	3,655.74	10/30	44.98
10/13	3,707.46	10/31	291.51
10/16	3,406.68		

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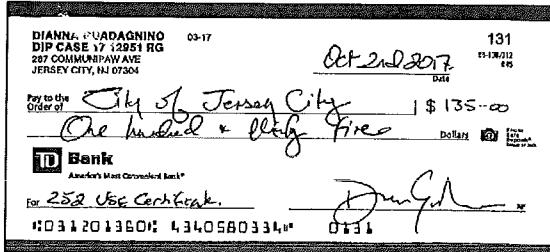


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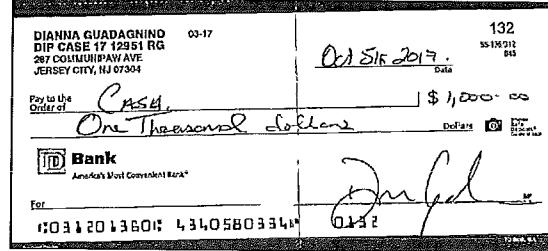
STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

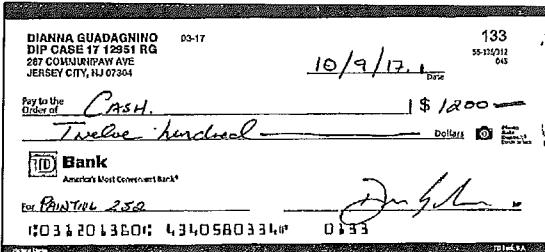
Page: 5 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334



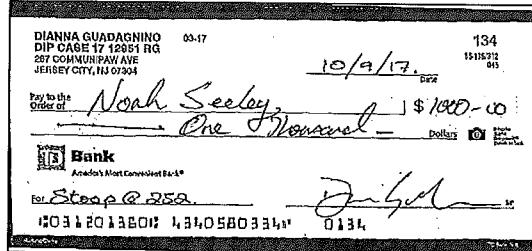
#131 10/10 \$135.00



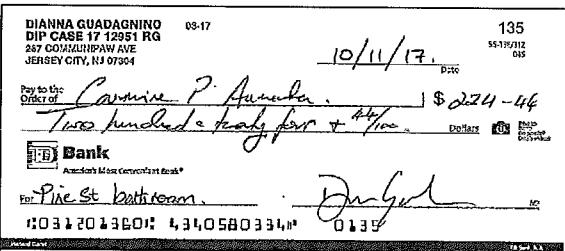
#132 10/11 \$1,000.00



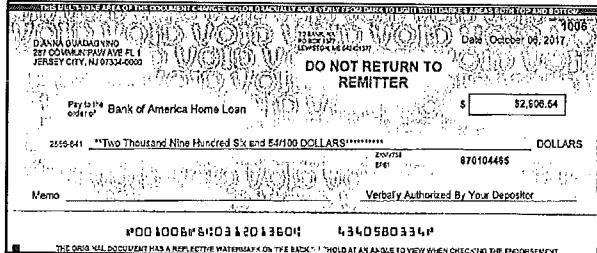
#133 10/11 \$1,200.00



#134 10/12 \$1,000.00



#135 10/16 \$224.44



#1006 10/06 \$2,906.54